

Q: I hope to change my Medicare Advantage Plan during this year's Open Enrollment. It doesn't seem to cover my prescriptions very well. How to I make sure I have the plan coverage for me?

Medicare's Annual Enrollment Period is October 15 – December 7. During this time, you can make changes to various aspects of your coverage.

One of the best tools to help you during Medicare Open Enrollment is the Planfinder tool on Medicare's Website. It takes you step-by-step through available prescription drug and Advantage plans while taking your prescription drug costs into consideration.

The Planfinder is available at www.medicare.gov/find-a-plan. You do not need to register with the Website to use it; however, you can safely enter your Medicare number in the tool to view your own current plan enrollment information and specific plan costs. This

can help you compare plans and their costs.

The Planfinder allows you to:

- Search and compare drug and Advantage plans and costs
- Create, save, and retrieve a personalized drug list. Be sure to have the names and dosages of the drugs you are taking available before you begin.
- View and select pharmacies in your area. A list of pharmacies will appear on a map based on the zip code you provide. You can create a list of preferred pharmacies.

If you do the personalized search with your specific information, the tool will walk you through the following steps:

- Enter your prescription drugs
- 2. Selecting a pharmacy
- Refining your plan results
- 4. Comparing plans
  After you enter this
  information, you can go
  back and refine your list at

any time. You can narrow your results by:

- plan types
- plan ratings
- · monthly premium limits
- · annual deductible limits
- health status
- changing your coverage
- plan options
- drug options
- by company

All information provided on the Planfinder is subject to change, so it doesn't hurt to check with your plan before making a decision. Once you have chosen a plan that is right for you, you can enroll online by clicking the "Enroll" button. You may also return to the Planfinder later to review your results if you have registered with the site.

If you or someone you know has questions about The Medicare Plan Finder Tool, Medicare Open Enrollment, or Medicare coverage, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.